

SEPTEMBER 2020

Evan's Corner

LIVE WELL
BELOW YOUR MEANS

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Department of Commerce Federal Credit Union
SEPTEMBER 2020 Newsletter

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Hi Everyone,

In July I went to Alaska for my annual fishing trip. I had to provide documentation that I had a negative COVID-19 test 72 hours prior to arriving in Alaska. And the airlines canceled several flights I normally take so I had to adjust my schedule and spend a couple nights in Seattle. But when all is said and done, I got to go to Alaska and fish. One of the things we noticed when we were fishing is that the fish were biting the best right around tide change. We'd noticed that in past years as well.

And speaking of tide change, we've all gone through some very significant tide changes in 2020. I have some questions for you along that line...

- How have you done through all of the changes this year?
- Have you adapted to working at home or working less hours or more hours?
- And what about your finances?

We've noticed that lots of our members are actually spending less money than they had in the past because they aren't going out to eat as much and they aren't going to various events such as concerts and ballgames and the like. (*Go Nats!!*) And their travels have been severely restricted. (*Look at the hoops I went through to get to Alaska.*) If you're one of those members who isn't spending as much, maybe it's time to start a savings program. The rates aren't very high right now but the key is to save consistently so your money is earning for you no matter what the rate is. And if you are having financial difficulties please call or reach out to us at service@DOCFCU.org. We may be able to help you sort things out and there's nothing we like more than seeing if we can help you out.

What will the next tide change bring for us? Will the fishing be good or will it just make things worse? We won't know until it happens but one thing we know for sure, things change when the tide changes.

Till Next Time,

Evan Clark, President and CEO

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*\$20,000 average monthly balance at 2.01% Annual Percentage Yield (APY), subject to change without notice.

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